

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

In re: CHARMIN RATLIFF

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Case No. 12-25283

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mary B. Grossman, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/17/2012.
- 2) The plan was confirmed on 08/01/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/05/2013, 09/23/2014, 03/18/2015.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/05/2014, 04/28/2016.
- 5) The case was completed on 09/07/2016.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,645.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,205.40.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 28,776.11	
Less amount refunded to debtor(s)	\$ 600.68	
NET RECEIPTS		\$ 28,175.43

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,049.63	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,749.63
Attorney fees paid and disclosed by debtor(s):	\$ 300.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAKELAW	Lgl	3,000.00	3,000.00	3,000.00	2,700.00	0.00
AUTOMAX FINANCIAL, LLC	Sec	4,400.00	8,982.00	8,982.00	8,982.00	449.23
INTERNAL REVENUE SERVICE	Pri	25,000.00	11,107.00	11,107.00	11,107.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	15,766.34	15,766.34	381.01	0.00
WI DEPT OF REVENUE	Pri	11,500.00	2,308.57	2,308.57	2,308.57	0.00
WI DEPT OF REVENUE	Uns	0.00	11,663.71	11,663.71	281.87	0.00
AMERICOLLECT INC.	Uns	69.00	NA	NA	0.00	0.00
APPLIED BANK	Uns	802.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Uns	493.00	NA	NA	0.00	0.00
AURORA HEALTH CARE	Uns	0.00	275.00	275.00	6.65	0.00
DENTAL ASSOCIATES OF	Uns	0.00	68.95	68.95	1.67	0.00
US DEPT OF EDUCATION	Uns	6,523.00	NA	NA	0.00	0.00
UNITED STATES DEPARTMENT OF	Uns	10,176.00	19,403.65	19,403.65	468.91	0.00
ENHANCED RECOVERY	Uns	861.00	NA	NA	0.00	0.00
EOS CCA	Uns	297.03	NA	NA	0.00	0.00
EZ MONEY PAYDAY LOANS	Uns	247.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,362.65	1,362.65	32.93	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	579.00	579.30	579.30	14.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MED HEALTH FINANCIAL	Uns	101.00	NA	NA	0.00	0.00
MED HEALTH FINANCIAL SERVICE	Uns	77.00	NA	NA	0.00	0.00
MED HEALTH FINANCIAL SERVICES	Uns	150.00	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES	Uns	133.00	NA	NA	0.00	0.00
AIELLO FAMILY DENTAL	Uns	296.00	296.00	296.00	7.15	0.00
SPRINT NEXTEL - DISTRIBUTIONS	Uns	0.00	861.27	861.27	20.81	0.00
STATE COLLECTION	Uns	150.00	NA	NA	0.00	0.00
TIDEWATER FINANCE COMPANY	Uns	0.00	11,600.86	11,600.86	280.35	0.00
WE ENERGIES	Uns	1,528.00	1,538.09	1,538.09	37.17	0.00
TIDEWATER FINANCE COMPANY	Uns	0.00	1,673.29	1,673.29	40.44	0.00
WHEATON FRANCISCAN	Uns	0.00	250.00	250.00	6.04	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,982.00	\$ 8,982.00	\$ 449.23
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 8,982.00	\$ 8,982.00	\$ 449.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,415.57	\$ 13,415.57	\$ 0.00
TOTAL PRIORITY:	\$ 13,415.57	\$ 13,415.57	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 65,339.11	\$ 1,579.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,749.63	
Disbursements to Creditors	\$ 24,425.80	
TOTAL DISBURSEMENTS:		\$ 28,175.43

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/23/2016

By: /s/ Mary B. Grossman
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.